

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA**

In re: YOUNG, DUSTIN RAY, Soc. Sec. No. xxx-xx-3904 <p style="text-align: center;">Debtor.</p>))))))	Case No. 04-19254-BH (Chapter 7)
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DUSTIN RAY YOUNG, <p style="text-align: center;">Plaintiff,</p>))))))	Adv. Proc. No. 08-01006-BH
vs.))))))	
AMERICAN EDUCATION SERVICES, <p style="text-align: center;">Defendant.</p>))))))	

**ANSWER OF DEFENDANT
AMERICAN EDUCATION SERVICES**

COMES NOW the Defendant, **AMERICAN EDUCATION SERVICES**, an unincorporated division of the **PENNSYLVANIA HIGHER EDUCATION ASSISTANCE AGENCY**, a governmental agency of the Commonwealth of Pennsylvania, (“*AES*”), for its Answer to the Complaint of the Plaintiff, (“*Complaint*,” or “*Plaintiff*,” respectively), alleges and states as follows:

1. Except as expressly admitted, qualified, or explained herein, *AES* denies each and every allegation of the Complaint.
2. On information and belief, *AES* admits the allegations of Paragraphs 1 through 4, inclusive, of the Complaint.
3. *AES* specifically denies the allegations of Paragraph 5 of the Complaint.

4. AES admits the allegations of Paragraphs 6 and 7 of the Complaint only insofar as the same characterize the nature of the relief sought in this adversary proceeding, but AES specifically denies any implication or request stated therein the Plaintiff is entitled to such relief.

PRAYER FOR RELIEF

WHEREFORE, AES prays for relief as follows:

- A. Dismissing the Plaintiff's Complaint with prejudice; and,
- B. Enter judgment determining AES's claim to be nondischargeable as falling with the definitional parameters of *11 U.S.C. § 523 (a)(8)*; and,
- C. Such other and further relief as the Court may deem just and proper.

s/ Mac D. Finlayson

MAC D. FINLAYSON, OBA #2921

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ATTORNEY FOR DEFENDANT, AMERICAN EDUCATION SERVICES, an unincorporated division of the PENNSYLVANIA HIGHER EDUCATION ASSISTANCE AGENCY, a governmental agency of the Commonwealth of Pennsylvania, ("AES")

CERTIFICATE OF SERVICE

The undersigned certifies on the date signified by the Notice of Electronic Filing herein, and only to the extent the same reflects the following persons will not receive electronic notification hereof, he served the following person by causing a true and correct copy of the above and foregoing pleading with the Notice of Electronic Filing accompanying same, to be placed in the United States Mail, first class mail with postage duly prepaid thereon, as follows:

Valerie A. Williford, Esq.
623 N.W. 13th Street
Oklahoma City, OK 73103

Attorney for Plaintiff

/s/ _____ Mac D. Finlayson
Mac D. Finlayson, OBA #2921